11967200220100101

QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

GENERAL STAR NATIONAL INSURANCE COMPANY

NAIC Group Code..... 0031, (Current Period) (Prior Period) NAIC Company Code..... 11967 Employer's ID Number..... 13-1958482

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO

Country of Domicile

Incorporated..... September 10, 1864 Commenced Business..... September 26, 1864

Statutory Home Office	471 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	695 EAST MAIN STREET….. STAMFORD ..... CT ..... 6901 *(Street and Number) (City or Town, State and Zip Code)*	203-328-5700 *(Area Code) (Telephone Number)*
Mail Address	695 EAST MAIN STREET, P.O. BOX 10360….. STAMFORD ..... CT ..... 06904-2358 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	695 EAST MAIN STREET….. STAMFORD ..... CT ..... 6901 *(Street and Number) (City or Town, State and Zip Code)*	203-328-5700 *(Area Code) (Telephone Number)*
Internet Website Address	WWW.GENERALSTAR.COM	
Statement Contact	WALLACE F. ENMAN *(Name)*	203-328-5870 *(Area Code) (Telephone Number) (Extension)*
	WENMAN@GCRE.COM *(E-Mail Address)*	203-328-6320 *(Fax Number)*
Policyowner Relations Contact	Kathleen Ferreira….. STAMFORD ..... CT ..... 06904-2358 *(Street and Number) (City or Town, State and Zip Code)*	*(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... PATRICIA HICKEY ROBERTS Treasurer ..... ELIZABETH ANN MONRAD Secretary ..... ROBERT DAVIS GRAHAM

VICE PRESIDENTS

ROBERT DENIS

DIRECTORS OR TRUSTEES

JOSEPH PATRICK BRANDON	PATRICIA HICKEY ROBERTS	RONALD EUGENE FERGUSON	TIMOTHY TEMPLE McCAFFREY
ELIZABETH ANN MONRAD	FRANKLIN MONTROSS IV	LEE ROBERT STEENECK	

State of........
County of.....

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions* and *Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)
PATRICIA HICKEY ROBERTS	ROBERT DAVIS GRAHAM	ELIZABETH ANN MONRAD
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

..............day of ...., 2002

....

ASSETS

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
1. Bonds	229,554,600		229,554,600	225,160,885
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $..........0 encumbrances)			0	
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....103,130,136) and short-term investments ($..........0)	103,130,136		103,130,136	100,551,040
6. Other invested assets			0	
7. Receivable for securities	9,886		9,886	
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	332,694,622	0	332,694,622	325,711,925
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	8,619,718	408,666	8,211,052	8,012,686
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	4,096,013	41,751	4,054,262	2,493,487
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies			0	
12. Bills receivable, taken for premiums			0	
13. Amounts receivable under high deductible policies	823,165	285,707	537,458	518,474
14. Reinsurance recoverables on loss and loss adjustment expense payments	677,010		677,010	1,492,258
15. Federal and foreign income tax recoverable and interest thereon (including $..........0 net deferred tax asset)	6,576,379	4,136,201	2,440,178	2,299,450
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software			0	
18. Interest, dividends and real estate income due and accrued	2,678,607		2,678,607	3,902,280
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	7,899,418		7,899,418	56,481,156
21. Amounts due from/to protected cells			0	
22. Equities and deposits in pools and associations			0	
23. Amounts receivable relating to uninsured accident and health plans			0	
24. Other assets nonadmitted			0	
25. Aggregate write-ins for other than invested assets	1,852,006	0	1,852,006	1,427,304
26. Total assets excluding protected cell assets (Lines 9 through 25)	365,916,938	4,872,325	361,044,613	402,339,020
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	365,916,938	4,872,325	361,044,613	402,339,020

DETAILS OF WRITE-INS

0801.			0	
0802.			0	
0803.			0	
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Contingent commission receivable	1,098,449		1,098,449	773,748
2502. Imprest funds	590,000		590,000	490,000
2503. Misc. receivable - runoff business	163,557		163,557	163,556
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	1,852,006	0	1,852,006	1,427,304

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....5,906,242)	59,801,158	59,761,779
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	18,710,199	18,336,360
4.	Commissions payable, contingent commissions and other similar charges	170,158	339,514
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	165,803	305,207
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)		
8.	Borrowed money $..........0 and interest thereon $..........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....37,138,838 and including warranty reserves of $..........0)	23,236,197	21,286,962
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	2,328,840	51,708,577
13.	Funds held by company under reinsurance treaties	85,000,000	85,000,000
14.	Amounts withheld or retained by company for account of others	1,843,005	2,053,194
15.	Remittances and items not allocated	150,000	150,000
16.	Provision for reinsurance		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	10,925,680	8,111,684
20.	Payable for securities		
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	121,014	119,701
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	202,452,054	247,172,978
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	202,452,054	247,172,978
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	4,000,000	4,000,000
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes		
32.	Gross paid in and contributed surplus	53,534,102	50,107,585
33.	Unassigned funds (surplus)	101,058,457	101,058,457
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)		
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)		
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	158,592,559	155,166,042
36.	TOTALS	361,044,613	402,339,020

DETAILS OF WRITE-INS

2301.	Uncashed checks pending escheatement to a state	8,769	8,619
2302.	Miscellaneous accounts payable - runoff business	112,245	111,082
2303.			
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	121,014	119,701
2701.			
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.			
3002.			
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....22,979,901)	17,778,567	14,326,003	63,578,199
1.2 Assumed (written $.....13,026,055)	11,076,821	8,352,743	36,977,565
1.3 Ceded (written $.....22,979,901)	17,778,567	14,326,003	63,578,199
1.4 Net (written $.....13,026,055)	11,076,821	8,352,743	36,977,565
DEDUCTIONS:			
2. Losses incurred (current accident year $.....6,455,610):			
2.1 Direct	8,155,602	(68,473,565)	(4,648,593)
2.2 Assumed	5,957,940	4,433,858	24,500,178
2.3 Ceded	8,156,602	(68,484,565)	(4,663,593)
2.4 Net	5,956,940	4,444,858	24,515,178
3. Loss expenses incurred	2,391,167	2,249,681	7,610,329
4. Other underwriting expenses incurred	3,654,277	2,558,494	12,888,096
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	12,002,384	9,253,033	45,013,603
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(925,563)	(900,290)	(8,036,038)
INVESTMENT INCOME			
9. Net investment income earned	3,788,481	4,118,873	13,530,203
10. Net realized capital gains (losses)	296	7,254	60,358
11. Net investment gain (loss) (Lines 9 + 10)	3,788,777	4,126,127	13,590,561
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $.....130 amount charged off $..........0)	130	(9,327)	(121,703)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	130	(9,327)	(121,703)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	2,863,344	3,216,510	5,432,820
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,863,344	3,216,510	5,432,820
19. Federal and foreign income taxes incurred	455,579	580,205	(6,781,777)
20. Net income (Line 18 minus Line 19) (to Line 22)	2,407,765	2,636,305	12,214,597
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	155,166,042	141,272,998	141,272,999
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	2,407,765	2,636,305	12,214,597
23. Net unrealized capital gains or losses	19,705		(56,614)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	149,902	108,690	3,281,138
26. Change in nonadmitted assets	849,145	87,151	(4,713,417)
27. Change in provision for reinsurance			20,000
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		3,147,339	3,147,339
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	3,426,517	5,979,485	13,893,043
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	158,592,559	147,252,483	155,166,042

DETAILS OF WRITE-INS

0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	0	0	0
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	0	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....22,979,901)	17,778,567	14,326,003	63,578,199
1.2 Assumed (written $.....13,026,055)	11,076,821	8,352,743	36,977,565
1.3 Ceded (written $.....22,979,901)	17,778,567	14,326,003	63,578,199
1.4 Net (written $.....13,026,055)	11,076,821	8,352,743	36,977,565
DEDUCTIONS:			
2. Losses incurred (current accident year $.....6,455,610):			
2.1 Direct	8,155,602	(68,473,565)	(4,648,593)
2.2 Assumed	5,957,940	4,433,858	24,500,178
2.3 Ceded	8,156,602	(68,484,565)	(4,663,593)
2.4 Net	5,956,940	4,444,858	24,515,178
3. Loss expenses incurred	2,391,167	2,249,681	7,610,329
4. Other underwriting expenses incurred	3,654,277	2,558,494	12,888,096
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	12,002,384	9,253,033	45,013,603
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(925,563)	(900,290)	(8,036,038)
INVESTMENT INCOME			
9. Net investment income earned	3,788,481	4,118,873	13,530,203
10. Net realized capital gains (losses)	296	7,254	60,358
11. Net investment gain (loss) (Lines 9 + 10)	3,788,777	4,126,127	13,590,561
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $.....130 amount charged off $..........0)	130	(9,327)	(121,703)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	130	(9,327)	(121,703)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	2,863,344	3,216,510	5,432,820
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,863,344	3,216,510	5,432,820
19. Federal and foreign income taxes incurred	455,579	580,205	(6,781,777)
20. Net income (Line 18 minus Line 19) (to Line 22)	2,407,765	2,636,305	12,214,597
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	155,166,042	141,272,998	141,272,999
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	2,407,765	2,636,305	12,214,597
23. Net unrealized capital gains or losses	19,705		(56,614)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	149,902	108,690	3,281,138
26. Change in nonadmitted assets	849,145	87,151	(4,713,417)
27. Change in provision for reinsurance			20,000
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		3,147,339	3,147,339
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	3,426,517	5,979,485	13,893,043
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	158,592,559	147,252,483	155,166,042

DETAILS OF WRITE-INS

0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	0	0	0
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	(37,308,021)	89,799,940
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	7,085,107	31,580,998
3.	Underwriting expenses paid	3,963,037	13,292,293
4.	Other underwriting income (expenses)		
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(48,356,165)	44,926,649
6.	Net investment income	5,038,905	14,229,636
7.	Other income (expenses):		
	7.1 Agents' balances charged off	130	(121,703)
	7.2 Net funds held under reinsurance treaties		85,000,000
	7.3 Net amount withheld or retained for account of others	(210,039)	(332,739)
	7.4 Aggregate write-ins for miscellaneous items	0	1,911,829
	7.5 Total other income (Lines 7.1 to 7.4)	(209,909)	86,457,387
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered	(455,579)	6,781,777
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(43,982,748)	152,395,449
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	5,315,691	27,833,260
	11.2 Stocks		
	11.3 Mortgage loans		
	11.4 Real estate		
	11.5 Other invested assets		
	11.6 Net gains or (losses) on cash and short-term investments		
	11.7 Miscellaneous proceeds		
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	5,315,691	27,833,260
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	9,716,156	47,734,429
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Miscellaneous applications	434,588	
	12.7 Total investments acquired (Lines 12.1 to 12.6)	10,150,744	47,734,429
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(4,835,053)	(19,901,169)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in		
	14.2 Capital notes $..........0 less amounts repaid $..........0		
	14.3 Net transfers from affiliates	51,395,734	6,794,800
	14.4 Borrowed funds received		
	14.5 Other cash provided	1,163	
	14.6 Total (Lines 14.1 to 14.5)	51,396,897	6,794,800
15.	Cash applied:		
	15.1 Dividends to stockholders paid		
	15.2 Net transfers to affiliates		115,855,931
	15.3 Borrowed funds repaid		
	15.4 Other applications		
	15.5 Total (Lines 15.1 to 15.4)	0	115,855,931
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	51,396,897	(109,061,131)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	2,579,096	23,433,149
18.	Cash and short-term investments:		
	18.1 Beginning of year	100,551,040	77,117,891
	18.2 End of period (Line 17 plus Line 18.1)	103,130,136	100,551,040

DETAILS OF WRITE-INS

07.401	Changes in write in assets and liabilities		1,911,829
07.402			
07.403			
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	0	1,911,829

NOTES TO FINANCIAL STATEMENTS

1. WASH SALES

The Company did not enter into any wash sales.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:......................

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: ....
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [X] N/A [ ]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1999.......................

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1999.......................

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....02/25/2001.......................

7.4 By what department or departments?.................................... State of Ohio Insurance Department

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [X]

9.2 If yes, explain:......................

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

10.2 If yes, give full and complete information relating thereto:

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $..

12. Amount of real estate and mortgages held in short-term investments: $..

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [X]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$0	$0
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$0	$0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$0	$0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$0	$0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$0	$0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Deutsche Bank Trust Company Americas	100 Plaza One, Jersey City, NJ 07311

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
DTC and FED	General Re - New England Asset Management, Inc.	76 Batterson Park Road, Farmington, CT 06032

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]
   If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]
   If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]

3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [ ] No [X]

4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
						0				0
Total	XXX	XXX	0	0	0	0	0	0	0	0

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	0	0	0	
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	0	0	0	0
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	0	0	0	0
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	0	0	0	0

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	0	0	0	0

NONE

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	223,718,305	9,716,156	5,315,395	(27,086)	228,091,981			223,718,305
2. Class 2								
3. Class 3	1,442,580			20,040	1,462,620			1,442,580
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	225,160,885	9,716,156	5,315,395	(7,046)	229,554,601	0	0	225,160,885
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	225,160,885	9,716,156	5,315,395	(7,046)	229,554,601	0	0	225,160,885

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

NONE

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals		XXX			

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	0	0	0	76,951,907
2. Cost of short-term investments acquired				
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				76,951,907
7. Book/adjusted carrying value, current period	0	0	0	0
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	0	0	0	0
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0	0	0	0
12. Income collected during period				
13. Income earned during period				

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	States, Etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		Is Insurer Licensed? (Yes or No)	2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	YES	44,199	60,247	26,209	11,538	409,000	227,750
2.	Alaska AK	YES	5,442	743	2,073		176,000	373,000
3.	Arizona AZ	YES	137,420	132,633	52,741	36,101	333,721	310,492
4.	Arkansas AR	YES	28,287	70,188			198,000	132,500
5.	California CA	YES	2,476,101	2,168,189	1,618,210	1,123,626	21,909,393	17,106,105
6.	Colorado CO	YES	224,832	169,978	49,752	48,602	368,702	220,083
7.	Connecticut CT	YES	450,002	536,326	8,324	11,176	5,746,887	7,031,778
8.	Delaware DE	YES	7,015	6,319	7,724	2,502	31,165	76,984
9.	District of Columbia DC	YES	12,669	9,812	945		80,000	128,000
10.	Florida FL	YES	518,322	465,392	146,123	113,120	303,590	221,064
11.	Georgia GA	YES	159,856	113,458	7,087	8,595	386,650	261,500
12.	Hawaii HI	YES	748	890		3,498	1,000	3,000
13.	Idaho ID	YES	20,710	13,916	5,000		13,750	27,500
14.	Illinois IL	YES	219,071	125,679	83,305	13,986	358,037	164,500
15.	Indiana IN	YES	73,380	33,913	31,500	5,671	391,000	206,500
16.	Iowa IA	YES	54,149	19,994	4,006	28,490	22,000	64,760
17.	Kansas KS	YES	119,858	156,950	182,124	6,382	1,057,452	1,322,681
18.	Kentucky KY	YES	216,002	300,645	(79,649)	181,367	270,500	282,700
19.	Louisiana LA	YES	26,175	32,303	187,340	126,389	265,000	336,208
20.	Maine ME	YES	32,919	17,045	247,021	707	859,350	509,500
21.	Maryland MD	YES	138,833	79,528	68,823	4,642	423,679	231,457
22.	Massachusetts MA	YES	441,110	276,717	(293,571)	705,640	3,899,881	4,037,262
23.	Michigan MI	YES	(13,444)	100,029	15,499	113,806	712,451	842,470
24.	Minnesota MN	YES	210,594	190,115	9,509	139	3,192,665	3,140,862
25.	Mississippi MS	YES	784	26,918	1,387	1,150	391,198	449,357
26.	Missouri MO	YES	125,210	614,577	5,723	16,936	632,650	544,119
27.	Montana MT	YES	20,021	18,153	6,350	6,687	43,240	114,000
28.	Nebraska NE	YES	19,618	11,881	106,252		210,250	610,425
29.	Nevada NV	YES	56,700	12,727	48,512	1,075	774,500	1,674,925
30.	New Hampshire NH	YES	69,933	46,392	1,707		266,800	231,000
31.	New Jersey NJ	YES	1,707,863	885,133	4,462,161	64,832	9,528,540	5,422,688
32.	New Mexico NM	YES	47,886	22,356		35,923	28,000	44,815
33.	New York NY	YES	11,550,858	6,494,005	2,100,635	3,673,512	65,498,889	39,188,284
34.	North Carolina NC	YES	140,957	124,624	71,602	14,313	1,562,101	1,230,227
35.	North Dakota ND	YES	5,456	5,115				1,000
36.	Ohio OH	YES	709,431	215,764	64,716	675,269	1,156,728	1,128,250
37.	Oklahoma OK	YES	82,466	88,226	10,205	21,363	54,539	57,288
38.	Oregon OR	YES	86,342	73,157	11,763	87,166	61,722	51,000
39.	Pennsylvania PA	YES	1,001,823	935,724	265,795	263,949	5,737,300	3,243,520
40.	Rhode Island RI	YES	33,058	26,059	8,427	598	262,000	234,000
41.	South Carolina SC	YES	47,411	101,231	1,464	6,034	116,500	94,000
42.	South Dakota SD	YES	14,043	10,440	6,931		75,047	26,500
43.	Tennessee TN	YES	128,469	134,282	111,251	3,000	221,436	120,500
44.	Texas TX	YES	640,518	736,520	162,773	231,953	802,701	574,577
45.	Utah UT	YES	11,811	8,879	525	14,392	264,000	324,609
46.	Vermont VT	YES	16,320	15,551	2,979	1,487	87,750	182,764
47.	Virginia VA	YES	492,647	208,490	74,876	51,327	307,221	243,740
48.	Washington WA	YES	128,810	122,344	64,335	10,731	58,585	79,213
49.	West Virginia WV	YES	54,378	76,465		5,000	2,116,000	1,302,000
50.	Wisconsin WI	YES	175,834	92,661	26,981	26,780	92,243	118,844
51.	Wyoming WY	YES	6,394	6,026	5,000		4,700	2,000
52.	American Samoa AS	NO						
53.	Guam GU	NO						
54.	Puerto Rico PR	YES						
55.	US Virgin Islands VI	NO						
56.	Canada CN	NO						
57.	Aggregate Other Alien OT	XXX	610	0	0	0	0	0
58.	Totals	(a) 52	22,979,901	16,194,709	10,002,444	7,759,453	131,764,513	94,552,300

DETAILS OF WRITE-INS

5701.	Other Foreign	XXX	610					
5702.		XXX						
5703.		XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	610	0	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

NONE

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire	11,846	70,110	591.8	(71.9)
2. Allied lines	3,949	230,441	5,835.4	(433.3)
3. Farmowners multiple peril	1,108,618	23,000	2.1	19.4
4. Homeowners multiple peril			0.0	
5. Commercial multiple peril			0.0	
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine	4,991,137	2,675,609	53.6	45.8
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made	119,129	76,500	64.2	72.6
12. Earthquake			0.0	
13. Group accident and health			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation			0.0	
17.1 Other liability-occurrence	10,303,759	5,186,773	50.3	(845.9)
17.2 Other liability-claims made	1,200,854	(109,831)	(9.1)	129.4
18.1 Products liability-occurrence	39,269	16,500	42.0	(10.0)
18.2 Products liability-claims made		(12,500)	0.0	
19.1, 19.2 Private passenger auto liability			0.0	
19.3, 19.4 Commercial auto liability		(1,000)	0.0	
21. Auto physical damage			0.0	
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety			0.0	
26. Burglary and theft			0.0	
27. Boiler and machinery			0.0	
28. Credit			0.0	
29. International			0.0	
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. Totals	17,778,561	8,155,602	45.9	(478.0)
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			0.0	
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			1,275
2. Allied lines			425
3. Farmowners multiple peril	994,283	994,283	659,482
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	5,872,823	5,872,823	4,729,841
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made	141,298	141,298	68,211
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1. Other liability-occurrence	13,906,297	13,906,297	8,821,587
17.2. Other liability-claims made	2,061,152	2,061,152	1,769,564
18.1. Products liability-occurrence	4,048	4,048	144,324
18.2. Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0
34. Totals	22,979,901	22,979,901	16,194,709
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	15,630	22,414	38,044	4,551	4	4,555	13,514	149	19,467	33,130	2,435	(2,794)	(359)
2. 2000	4,183	12,248	16,431	726	7	733	4,701	231	10,885	15,817	1,244	(1,125)	119
3. Subtotals 2000 + Prior	19,813	34,662	54,475	5,277	11	5,288	18,215	380	30,352	48,947	3,679	(3,919)	(240)
4. 2001	4,903	18,720	23,623	1,979	140	2,119	4,211	510	17,552	22,273	1,287	(518)	769
5. Subtotals 2001 + Prior	24,716	53,382	78,098	7,256	151	7,407	22,426	890	47,904	71,220	4,966	(4,437)	529
6. 2002	XXX	XXX	XXX	XXX	528	528	XXX	1,352	5,939	7,291	XXX	XXX	XXX
7. Totals	24,716	53,382	78,098	7,256	679	7,935	22,426	2,242	53,843	78,511	4,966	(4,437)	529
8. Prior Year-End's Surplus As Regards Policyholders	155,166										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 20.1 %	2. (8.3)%	3. 0.7 %
													Col. 13, Line 7 Line 8
													4. 0.3 %

(a) Should equal prior year-end Annual Statement; Page 3, Col. 1, Lines 1 + 3.
(b) Should equal Q.S. Page 3, Col.1, Lines 1 and 3.
(c) Should also equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	YES
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?	NO
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?	YES

EXPLANATIONS:

BAR CODE:

11967200249000001

Overflow Page
NONE

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
912810-EQ-7	U.S. TREASURY BONDS 6.250% 08/15/23	01/25/2002	CS First Boston		9,716,156	9,150,000	257,965	1PE
0399999.	Total - Bonds - U.S. Government				9,716,156	9,150,000	257,965	XXX
6099997.	Total - Bonds - Part 3				9,716,156	9,150,000	257,965	XXX
6099999.	Total - Bonds				9,716,156	9,150,000	257,965	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				9,716,156	XXX	257,965	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues: 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
912827-2G-6....	U.S. TREASURY NOTES 6.250% 01/31/02	01/31/2002	Maturity		2,521,000	2,521,000	2,532,017	2,521,000	(446)				0	78,781		1PE
0399999.	Total - Bonds - U.S. Government				2,521,000	2,521,000	2,532,017	2,521,000	(446)	0	0	0	0	78,781	0	XXX
Bonds - Special Revenue and Special Assessment																
Missouri																
485093-AS-7....	KANSAS CITY MO SCH DIST 6.500% 02/01/08	02/01/2002	Call 101.0000		15,150	15,000	14,703	14,854	2			296	296	488		1PE
	Missouri				15,150	15,000	14,703	14,854	2	0	0	296	296	488	0	XXX
United States																
31282X-W5-6...	FHLMC PO GOLD SERIES 17 0.000% 07/01/26	03/01/2002	Paydown		320,408	320,408	185,286	320,408	92,344				0			1
31282Y-BV-0...	FHLMC IO STRIP 176 7.000% 06/01/26	03/01/2002	Paydown				97,963		(62,397)				0	2,976		1
31298V-TV-9...	FHLMC 30 YEAR GOLD - Po 6.500% 10/01/31..	03/01/2002	Paydown		323,847	323,847	326,680	323,847	(2,852)				0	3,118		1
31298W-P2-5...	FHLMC 30 YEAR GOLD - Po 6.500% 10/01/31..	03/01/2002	Paydown		70,462	70,462	71,078	70,462	(621)				0	538		1
31298W-ZM-0..	FHLMC 30 YEAR GOLD - Po 6.500% 11/01/31..	03/01/2002	Paydown		1,968,517	1,968,517	1,985,742	1,968,517	(17,337)				0	15,256		1
31298Y-BH-3...	FHLMC 30 YEAR GOLD - Po 6.500% 11/01/31..	03/01/2002	Paydown		43,156	43,156	43,534	43,156	(380)				0	454		1
31371E-Z9-9....	FNMA 15 YR 8.000% 12/01/09	03/01/2002	Paydown		14,936	14,936	14,906	14,936	40				0	191		1
31372K-BR-0...	FNMA 30 YR 7.000% 04/04/24	03/01/2002	Paydown		38,216	38,216	35,732	38,216	2,401				0	400		1
	U.S.				2,779,542	2,779,542	2,760,921	2,779,542	11,198	0	0	0	0	22,933	0	XXX
	United States				2,794,692	2,794,542	2,775,624	2,794,396	11,200	0	0	296	296	23,421	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				2,794,692	2,794,542	2,775,624	2,794,396	11,200	0	0	296	296	23,421	0	XXX
6099997.	Total - Bonds - Part 4				5,315,692	5,315,542	5,307,641	5,315,396	10,754	0	0	296	296	102,202	0	XXX
6099999.	Total - Bonds				5,315,692	5,315,542	5,307,641	5,315,396	10,754	0	0	296	296	102,202	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				5,315,692	XXX	5,307,641	5,315,396	10,754	0	0	296	296	102,202	0	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:...............0.

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
		Rate of	Amount of Interest Received During	Amount of Interest Accrued at Current	5	6	7	
Depository		Interest	Current Quarter	Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
GRN Short Term Pool	Stamford, Connecticut	1.800	393,021		87,863,562	90,031,100	103,052,722	
Bank One Louisiana	Baton Rouge, LA	5.500		3,076	70,000	70,000	70,000	
Barnett Bank	Ormond Beach, FL				78,961	78,961	78,961	
First Tennesee Bank	Memphis, TN				7,635	7,635	7,624	
Merrill Lynch	Ormond Beach, FL				25,618	25,618	25,660	
Bankers Trust	New York, NY				(26,492,858)	(26,492,858)	(104,831)	
0199999. Total Open Depositories		XXX	393,021	3,076	61,552,918	63,720,456	103,130,136	XXX
0399999. Total Cash on Deposit		XXX	393,021	3,076	61,552,918	63,720,456	103,130,136	XXX
0599999. Total Cash		XXX	393,021	3,076	61,552,918	63,720,456	103,130,136	XXX

SUPPLEMENT "A" TO SCHEDULE T

EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN

ALLOCATED BY STATES AND TERRITORIES

Designate the type of health care providers reported on this page.

Physicians - Including Surgeons and Osteopaths

	1	2	Direct Losses Paid		5	Direct Losses Unpaid		8
			3	4		6	7	
States, Etc.	Direct Premiums Written	Direct Premiums Earned	Amount	Number of Claims	Direct Losses Incurred	Amount Reported	Number of Claims	Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA	103,723	81,571			52,500	40,000		94,000
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC		105						
10. Florida FL								
11. Georgia GA	3,457	2,987			1,000			3,000
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL	2,874	1,945			1,000	10,000		3,000
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD	8,400	4,816			4,000			9,000
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ	3,317	4,664			3,000			7,000
32. New Mexico NM								
33. New York NY								
34. North Carolina NC		663			1,000			2,000
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK		24						
38. Oregon OR								
39. Pennsylvania PA	9,716	7,607			4,000			9,000
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN	231	850						1,000
44. Texas TX	9,580	13,898			10,000	133,500		27,000
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. US Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Alien OT	0	0	0	0	0	0	0	0
58. Totals	141,298	119,130	0	0	76,500	183,500	0	155,000

DETAILS OF WRITE-INS

5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + 5798) (Line 57 above)	0	0	0	0	0	0	0	0

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Overflow Page
NONE

Overflow Page for Write-Ins